

United States Bankruptcy Court

Eastern District of Virginia

Norfolk Division

600 Granby St., Room 400

Norfolk, VA 23510

Case Number 08-73135-SCS

Chapter 7

In re:

Bradley Keith Swearngin
808 Oriole Drive
Virginia Beach, VA 23451

SSN: xxx-xx-1477 **EIN:** NA

NOTICE OF REQUIREMENT TO FILE
CERTIFICATION OF COMPLETION
OF COURSE IN PERSONAL FINANCIAL MANAGEMENT
(Official Form 23)

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7 (11 U.S.C. § 727). Pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, the debtor(s) must complete and file Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23)* as described in 11 U.S.C. § 111.

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that Official Form 23 must be filed before a discharge can be entered. Debtor(s) and/or debtor(s)' attorney is/are hereby notified that the debtor(s) must file Official Form 23 within 45 days after the first date set for the meeting of creditors under § 341. Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 23, the debtor(s) must pay the full reopening fee due for filing the motion.

Dated: September 18, 2008

William C. Redden
Clerk of Court

(ntcfnmgt)

*NOTE: Official Interim Form 23 (Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management) must be filed in all individual chapter 13 and chapter 7 cases even if the U.S. Trustee has not approved any credit counseling agency or financial management course for the applicable district. See Interim Rule 1007(b)(7).

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0422-8
Case: 08-73135

User: davism
Form ID: ntcfnmgt

Page 1 of 1
Total Served: 1

Date Rcvd: Sep 18, 2008

The following entities were served by first class mail on Sep 20, 2008.
db +Bradley Keith Swearngin, 808 Oriole Drive, Virginia Beach, VA 23451-4928

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2008

Signature:

